

Information to identify the case:

Debtor 1	Shelia Surone Payton	Social Security number or ITIN	xxx-xx-4465
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Georgia		Date case filed for chapter 7 7/26/17	
Court website: www.ganb.uscourts.gov			
Case number: 17-62948-mgd			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shelia Surone Payton	
2. All other names used in the last 8 years		
3. Address	Apt. 16 311 Scott St. Atlanta, GA 30311	
4. Debtor's attorney Name and address	Pro Se	
5. Bankruptcy trustee Name and address	Edwin K. Palmer P.O. Box 1284 Decatur, GA 30031	Contact phone (404) 479-4449

For more information, see page 2 >

Debtor **Shelia Surone Payton**

Case number **17-62948-mgd**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>M. Regina Thomas Clerk of Court</p> <p>1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303</p>	<p>Office Hours: <u>8:00 a.m. – 4:00 p.m.</u></p> <p>Court website: www.ganb.uscourts.gov</p> <p>Contact phone 404-215-1000</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p>August 23, 2017 at 02:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.</p>	<p>Location:</p> <p>Third Floor – Room 367, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/23/17</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Shelia Surone Payton
DebtorCase No. 17-62948-mgd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: wilsonr
Form ID: 309aPage 1 of 2
Total Noticed: 29

Date Rcvd: Jul 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2017.

db +Shelia Surone Payton, Apt. 16, 311 Scott St., Atlanta, GA 30311-1840
 tr +Edwin K. Palmer, P.O. Box 1284, Decatur, GA 30031-1284
 20888147 ++CHESTERFIELD FINANCE OF GEORGIA, 45A WALTON STREET NW, ATLANTA GA 30303-2310
 (address filed with court: TIME FINANCE, 41 MARIETTA ST NW, ATLANTA GA 30303)
 20888134 +ENHANCED RECOVERY, P O BOX 57547, JACKSONVILLE FL 32241-7547
 20888138 LATONYA QUEEN, 5395 EL CAUDILLO CT, ATLANTA GA 30349
 20888139 LONDON TOWNE HOUSES INC, 308 SCOTT STREET SW, ATLANTA GA 30311
 20888140 +LVNV FUNDING, 200 MEETING STREET STE #206, GREENVILLE SC 29615-5833
 20888141 +MIDLAND FUNDING, SUITE 300, 2365 NORTHSIDE DRIVE, SAN DIEGO CA 92108-2709
 20888143 +NORTHSIDE HOSPITAL, 1000 JOHNSON FERRY RD, ATLANTA GA 30342-1611
 20888144 +PORTFOLIO RECOVERY, 120 CORPORATE BLVD, PENSACOLA FL 32502
 20888146 +STENGER & STENGER, 2618 E PARIS AVE SE, GRAND RAPIDS MI 49546-2458
 20888148 +UPRIGHT, 79 W MONROE ST, CHICAGO IL 60603-4901
 20888149 +US DEPARTMENT OF EDUCATION, 446 JAMES ROBERTSON PKWY #200, WASHINGTON DC 20202-0001
 20888150 +WEBBANK/FINGERHUT, SUITE 1000, 215 SOUTH STATE STREET, SALT LAKE CITY UT 84111-2336
 20888152 +WILKES FINANCE, 999 VETERANS MEMORIAL HWY SW, MABLETON GA 30126-3103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Jul 27 2017 20:51:43
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,
 Atlanta, GA 30303-3315
 20888127 +EDI: GMACFS.COM Jul 27 2017 20:23:00 ALLY FINANCIAL, P O BOX 380901,
 MINNEAPOLIS MN 55438-0901
 20888128 +EDI: CAPITALONE.COM Jul 27 2017 20:23:00 CAPITAL ONE, P O BOX 30285,
 SALT LAKE CITY UT 84130-0285
 20888129 +E-mail/Text: 249bankruptcy@gmail.com Jul 27 2017 20:52:19 CHARLES M LANGEVIN JR,
 5060 MEMORIAL DRIVE, STONE MOUNTAIN GA 30083-3109
 20888130 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jul 27 2017 20:52:24 COMCAST,
 1701 JFK BOULEVARD, PHILADELPHIA PA 19103-2899
 20888131 +EDI: WFNNB.COM Jul 27 2017 20:23:00 COMENTY BANK/ASHLEY STEWART, P O BOX 182789,
 COLUMBUS OH 43218-2789
 20888132 EDI: CRFRSTNA.COM Jul 27 2017 20:23:00 CREDIT FIRST, P O BOX 81083, CLEVELAND OH 44181
 20888133 +EDI: RCSFNBMARIN.COM Jul 27 2017 20:23:00 CREDIT ONE, P O BOX 60500,
 CITY OF INDUSTRY CA 91716-0500
 20888135 +EDI: AMINFOFP.COM Jul 27 2017 20:23:00 FIRST PREMIER BANK, 601 SOUTH MINNESOTA AVENUE,
 SIOUX FALLS SD 57104-4868
 20888137 +EDI: HFC.COM Jul 27 2017 20:23:00 HSBC, P O BOX 2013, BUFFALO NY 14240-2013
 20888142 +E-mail/Text: electronicbkydocs@nelnet.net Jul 27 2017 20:51:59 NELNET, 121 S 13TH ST,
 LINCOLN NE 68508-1922
 20888145 +E-mail/Text: bankruptcy@rentacenter.com Jul 27 2017 20:52:50 RENT-A-CENTER, SUITE J1,
 3050 MARTIN LUTHER KING JR DR, ATLANTA GA 30311-1500
 20888151 +EDI: WFFC.COM Jul 27 2017 20:23:00 WELLS FARGO, 420 MONTGOMERY STREET,
 SAN FRANCISCO CA 94104-1298
 20888153 +EDI: WABK.COM Jul 27 2017 20:23:00 WORLD FINANCE, P O BOX 6429,
 GREENVILLE SC 29606-6429

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

petprep* +Charles M. Langevin, Jr., 5060 Memorial Drive, Stone Mountain, GA 30083-3109

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2017

Signature: /s/Joseph Speetjens

District/off: 113E-9

User: wilsonr
Form ID: 309a

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jul 27, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2017 at the address(es) listed below:

Edwin K. Palmer ekpalmerlaw@aol.com,
GA37@ecfcbis.com;heathermac3@comcast.net;evetta@charter.net
Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov

TOTAL: 2